HISTORICAL SKETCH

OF

ST. JUDE'S
YEARLY BENEFICIAL ASSOCIATION

OF PHILADELPHIA

BY

STEPHEN W. WHITE, TREASURER.

25TH ANNIVERSARY
APRIL 22ND, 1909.

PHILADELPHIA:
PRESS OF ALLEN, LANE & SCOTT,
1211-1213 CLOVER STREET.
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The introduction to what I want to say this evening may be found in Zechariah 4:10: "For who hath despised the day of small things?" This text seems by a process of evolution to have changed into the imperative form in the popular saying, "Despise not the day of small things." Do not suppose for a moment that I, as a layman, am going to trespass upon the province of the preacher and attempt to inflict a sermon upon you.

But I want to lay a few facts before you, and from them obtain perhaps some practical suggestions. Something over twenty-five years ago, in St. Jude's Church, of precious memory, Mr. Graff, the then Rector, called about him a committee of male members of the congregation, to discuss in an informal manner, many matters of detail that apparently could be treated better in that way than in the formal gatherings of the Vestry. One of the important results of this committee's discussions was the organization of St. Jude's Yearly Beneficial Association.

And now we are met to celebrate its twenty-fifth anniversary. How well do I recall the preliminary meetings to consider the question of organization. Some of us were not enthusiastic, and some of us were doubting Thomases, and I am afraid I was one of the latter. At these meetings there were a little over thirty persons,

who enrolled themselves as charter members, hardly more than enough to go round to furnish the officers and committeemen. Our Constitution provided that the Rector of St. Jude's Church should be the President *ex-officio* of the Association. The first President was the Rev. W. H. Graff, and he was succeeded, owing to the changes in the Rectorship, first by the Rev. John R. Moses, and subsequently by the Rev. Chas. Logan. Since the consolidation of St. Jude's Church with the Nativity, the Rev. Llewellyn N. Caley has become the President *ex-officio*.

Our first executive officers were Mr. Lewis W. Bitting, Vice-President ; Mr. Horace B. Pearson, Recording Secretary ; Mr. Stephen W. White, Financial Secretary ; Mr. Jacob L. Smith, then Accounting Warden of St. Jude's Church, Treasurer.

The first physician of the Association was Dr. Francis X. Dercum, an allopath. As the body became larger we selected an additional physician, a homœopath, Dr. C. F. Stenger. After some time Dr. Dercum's practice became so exacting that he was obliged to resign his connection with us, and Dr. Ellwood Matlack was chosen in his place. On the death of Dr. Stenger, Dr. J. Darwin Pines succeeded him.

After a short service as Treasurer, Mr. Smith retired and his place was filled by Mr. Charles W. McNeely. Mr. White resigned as Financial Secretary, and Mr. Pearson took his place, Mr. E. F. Lindsay succeeding Mr. Pearson as Recording Secretary. A change was then made in the organization, Mr. Lewis W. Bitting becoming First Vice-President, and Mr. White Second Vice-President.

After several years of service Mr. Lindsay died, and he was succeeded by Mr. Horace Bitting. After many years of able administration, Mr. McNeely was compelled, by reason of impaired health, to resign as Treasurer, and Mr. White succeeded him. Mr. C. Wm. Spiess took Mr. White's place as Second Vice-President. Death has removed some of our original officers and their successors, so that of those originally constituting the executive staff, there remain only Mr. Lewis W. Bitting, Mr. Horace B. Pearson and Mr. Stephen W. White.

Before taking up some of the financial results of this Association, it may be well for the benefit of those present who have not been members, to say a few words about the general subject of Yearly Beneficial Associations. They are modelled in this country on what is known as the Scottish plan, and, as indicated by their title, settle up their affairs at the end of each fiscal year, dividing *pro rata* among the members such portion of the general receipts as remains after paying the expenses. They are in a very modest way, life insurance associations, and provide for sick benefits, whether the disability be from disease or accident.

To be more specific, let us consider our own St. Jude's Yearly Beneficial Association. At the time of its organization in 1884, it took advantage of the experience of St. Matthew's Yearly Beneficial Association, which was the first Association of the kind in the city connected with an Episcopal church. At that time it had already achieved a very great success. But we soon found that, as is quite com-

monly the case, our own experiences enabled us to improve greatly upon our model. At this point, I feel it incumbent upon me to pay a tribute to the memory of John Jay Gilroy, who was the active spirit in St. Matthew's Association. In our inception, we owed much to him personally. He not only made a success of his own Association, but he made a study of the whole subject, and was ever ready to help, by his advice and his public talks, in the formation of new associations. In what might be termed the very prime of his usefulness, both in his business and in his benevolent work, he met with a severe accident, which brought his life to a close.

The growth of this Association was not very rapid at first. But as its advantages became appreciated, and its reputation established, it grew into confidence, and the membership roll soon increased largely. For many years it has maintained itself close to the figure of 400.

The requisites of membership are that the applicant shall be in good health and have a good moral character, and that he shall be between 18 and 55 years of age. Each applicant for membership pays an initiation fee of 50 cents and the first month's dues of 60 cents in advance, and thereafter dues of 60 cents per month. Of these monthly dues, 10 cents are paid by the Association as a fee to the two physicians, divided equally between them, the member needing medical attention thus receiving it without charge. A funeral benefit of $150. is paid to the family on the death of a member, the funds being obtained by an

assessment of 50 cents per member. In the case of the death of a member's wife, he is paid $75., which is obtained by an assessment of 25 cents per member.

At the end of the year such amounts as accrue from fines for unpunctual payment of dues and from forfeiture of dues paid in, after repeated neglect of notice, are deducted from the regular receipts and passed to the credit of a Special Fund, which is placed, by the Constitution, under the control of the Executive Committee, to meet emergencies that could not be met out of the regular receipts.

After the net receipts are arrived at, as above, the salaries of the Secretaries and the Treasurer, the physicians' fees and the general expenses are deducted, the net remainder constituting a dividend fund, which is distributed *pro rata* among the members according to their months of membership. A new Association is then formed, to last for another year, and so on continuously from year to year, as long as the members so desire.

The amount of dues and assessments per member seems in itself trivial, but we shall certainly not despise "the day of small things" when we note the two following items, which show the aggregate *real* work of this Association for the twenty-five years just passed, viz.; that we have paid out during that period

in Sick Benefits over $28,000,

Funeral Benefits a trifle over $14,000.

It will be well to note, also, that there have been returned to the members in dividends during the past twenty-five years the amount of about $14,000. Some

years the dividends have been quite large, and in others quite small, the net balance each year for this purpose being largely dependent upon the amount of sick benefits. There has been but one year in the history of the Association when no dividend was paid.

While the work of the Association is entirely upon a business basis, it has the practical benefit of a benevolent society.

In concluding this brief paper, it may not be amiss to say that we, who have been chosen to manage its affairs, are impressed with the strong brotherly feeling developed in this Association, and we feel it is not presumptuous to cherish the belief that such organizations may become important factors in paving the way for the greatest possible harmony among all classes of our community.